CLAIMS

1. A hand-held electronic checkbook apparatus comprising:

an input device for receiving financial data from a user;

a housing to contain electronics; and

a printing device for printing an electronic check at the electronic checkbook.

2. The apparatus of claim 1, further comprising a display for displaying data to the user.

3. The apparatus of claim 2, in which the input device is a touch-sensitive LCD.

4. The apparatus of claim 2, in which the input device is a keyboard.

5. The apparatus of claim 4, in which the keyboard is simulated and rendered on a display, for operating the simulated keyboard.

6. A hand-held electronic checkbook apparatus comprising:

an input device for receiving financial data from a user;

a display device for displaying data to the user;

a processor for manipulating the data from the user;

a printing device for printing an electronic check at the electronic checkbook; and

a housing to contain electronics, including the processor.

7. The apparatus of claim 6, in which the display device is a touch-sensitive LCD.

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8. The apparatus of claim 6, further comprising an input/output port capable of transmitting and receiving data.

9. The apparatus of claim 8, further comprising an Internet up-link that allows synchronization of electronic checkbook data and actual financial account data maintained by a financial institution remote from the user.

10. The apparatus of claim 9, further comprising a reconcile the checkbook function.

11. A method for writing an electronic check on a hand-held electronic checkbook apparatus comprising:
    procuring the electronic checkbook;
    entering data into predefined fields in an intangible form for printing the electronic check on a tangible medium at the electronic checkbook; and
    printing the electronic check.

12. The method of claim 11, in which the data is financial data of a user.

13. The method according to claim 12, in which a first field is a payee field and a second field is a numeric amount field.

14. The method according to claim 13, further comprising applying a signature to the electronic check after printing.

15. The method according to claim 13, further comprising applying a digital signature to the electronic check prior to printing.

16. A method for writing an electronic check on a hand-held electronic checkbook apparatus comprising:
    procuring the electronic checkbook;

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configuring the electronic checkbook for use by a user;

entering a first data into a payee field on the electronic checkbook;

entering a second data into a numeric amount field on the electronic checkbook; and

entering a print command for printing the electronic check at the electronic checkbook.

17. The method according to claim 16, further comprising applying a signature to the electronic check after printing.

18. The method according to claim 16, further comprising applying a digital signature to the electronic check prior to printing.

19. The method according to claim 16, further comprising configuring the electronic checkbook with a to-do list, the to-do list being characterized as recurring monthly checks of the user.

20. The method according to claim 19, in which a processor of the electronic checkbook prompts the user via a display to complete the to-do list.

21. The method according to claim 20, further comprising writing the electronic check in response to a prompt originated by the electronic checkbook.

22. A method for reconciling a remote financial account using a hand-held electronic checkbook comprising:

procuring the electronic checkbook;

accessing the remote financial account;

selecting a reconcile the checkbook function on the electronic checkbook;

comparing the remote balance with a balance maintained by the electronic checkbook; and

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identifying discrepancies between the remote balance and the balance maintained by the electronic checkbook.

23.   The method of claim 22, in which the remote financial account is accessed through an input/output port, located at the electronic checkbook, capable of transmitting and receiving data.

24.   The method of claim 23, further comprising correcting any discrepancies between the remote balance and the balance maintained by the electronic checkbook.

25.   A method for reconciling a financial account of a user, remote from the user, using a hand-held electronic checkbook comprising:

procuring an electronic checkbook;

accessing a balance of the user maintained by a financial institution of the user;

selecting a reconcile the checkbook function on the electronic checkbook;

comparing the balance of the user maintained by the financial institution of the user with a balance of the user maintained by the electronic checkbook; and

alerting the user to any discrepancies between the balance maintained by the financial insitution of the user and the balance maintained by the electronic checkbook.

26.   The method of claim 25, in which the balance of the user maintained by the financial institution of the user is accessed through an input/output port, located at the electronic checkbook, capable of transmitting and receiving data.

27.   The method of claim 26, further comprising correcting any discrepancies between the balance maintained by the financial institution of the user and the balance maintained by the electronic checkbook.

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